

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA
SAN JOSE DIVISION

STATE FARM LIFE INSURANCE
COMPANY,

Plaintiff,

v.

MICHAEL R. ABLAZA, an individual; and
JANE DOE, the Administrator of the Estate
of Maribeth Garces Ablaza,

Defendants.

Case No. 20-cv-06519-BLF

**ORDER FOR ENTRY OF JUDGMENT
AGAINST DEFENDANT MICHAEL R.
ABLAZA ONLY; AND DIRECTING
THAT CASE SHALL REMAIN OPEN
PENDING APPEARANCE OF
REPRESENTATIVE OF ESTATE OF
MARIBETH GARCES ABLAZA**

United States District Court
Northern District of California

State Farm Life Insurance Company (“State Farm”) filed this interpleader action following the death of its insured, Maribeth Garces Ablaza, to resolve uncertainty over the appropriate payee of approximately \$145,000 in benefits from a life insurance policy. *See* Compl., ECF 1. The policy names Maribeth Garces Ablaza’s only child, Michael R. Ablaza, as the primary beneficiary and does not name a secondary beneficiary. *See id.* ¶ 8. At the time State Farm filed this action, Michael R. Ablaza had been arrested and charged with his mother’s murder. *See id.* ¶ 12. Accordingly, State Farm filed suit against Michael R. Ablaza and the as-yet-unknown Administrator of the Estate of Maribeth Garces Ablaza.

On September 8, 2022, the Court granted State Farm’s request to deposit the policy proceeds into the Court’s registry, but denied State Farm’s requests that it be dismissed from the case and that default judgment be entered against Michael R. Ablaza. *See* Order, ECF 28. The Court indicated that it would defer dismissal of State Farm pending appointment of an administrator of Maribeth Garces Ablaza’s estate. *See id.* at 5. The Court also indicated that entry

1 of judgment against Michael R. Ablaza would be premature, because although he would not be
2 entitled to the policy proceeds if he killed his mother, he would be entitled to the policy proceeds
3 if he was acquitted of her murder. *See id.* at 4.

4 On June 10, 2022, State Farm advised the Court that Michael R. Ablaza had pled guilty to
5 the second degree murder of his mother. *See* Suppl. to CMC Statement, ECF 39. Over the next
6 several months, the Court held three Case Management Conferences with counsel for State Farm
7 to discuss the best way to proceed. At the most recent Case Management Conference held on
8 February 2, 2023, it was agreed that State Farm's counsel would facilitate identification and
9 appearance of the representative of Maribeth Garces Ablaza's estate, and the Court would sua
10 sponte enter judgment against Michael R. Ablaza.

11 The Court now orders that judgment be entered against Michael R. Ablaza only, on the
12 ground that, as a matter of law, he is not entitled to the proceeds of his mother's life insurance
13 policy. "A named beneficiary of a bond, life insurance policy, or other contractual arrangement
14 who feloniously and intentionally kills the principal obligee or the person upon whose life the
15 policy is issued is not entitled to any benefit under the bond, policy, or other contractual
16 arrangement, and it becomes payable as though the killer had predeceased the decedent." Cal.
17 Prob. Code § 252.

18 This case SHALL REMAIN OPEN pending the appearance of the representative of the
19 Estate of Maribeth Garces Ablaza.

20 IT IS SO ORDERED.

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22 Dated: March 7, 2023

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24 BETH LABSON FREEMAN
25 United States District Judge
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